

DECLARATION FOR PATENT APPLICATION

As below named inventors, we hereby declare that:

Our residences, post office addresses and citizenships are as stated below next to our names,

We believe we are the first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled:

METHOD AND APPARATUS FOR PROCESSING AN ONLINE TRANSACTION OVER A COMMUNICATIONS NETWORK

the specification of which (check one) ___ is attached hereto or X as filed on 11 June 2001 as International Application No. PCT/EP01/06589

We hereby state that we have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose all information which is material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

We hereby claim foreign priority benefits under Title 35, U.S.C. 119(a)-(d) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign application for patent or inventor's certificate, or of any PCT international application having a filing date before that of the application on which priority is claimed:

Prior Foreign Application			Priority Claimed	
			<u>Yes</u>	<u>No</u>
EPO Patent Application No. EP00112410.6	EPO	9 June 2000	<u>X</u>	
Number	Country	Day/Month/Year Filed		

We hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below.

Prior Provisional Application(s)			Priority Claimed	
			<u>Yes</u>	<u>No</u>
Number	Country	Day/Month/Year Filed		

We hereby claim the benefit under Title 35, U.S.C. 120 of any United States application(s), or 365(c) of any PCT international application designating the United States of America, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of Title 35 U.S.C. 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, C.F.R. 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Prior Application(s)			Priority Claimed	
			<u>Yes</u>	<u>No</u>
Number	Country	Day/Month/Year Filed		

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

1-00
Full name of first joint inventor: Stephan Schambach

Inventor's signature: [Signature]

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2-00
Full name of second joint inventor: Frank Gessner

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3-00
Full name of third joint inventor: Ulrike Muller

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4-00
Full name of fourth joint inventor: Christian Mallwitz

Inventor's signature: [Signature] Date Feb/07/2002

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